

AMENDMENT TRANSMITTAL LETTER			Docket No. 320529195US5	
Application No. 10/815,190-Conf. #7517	Filing Date March 31, 2004	Examiner F. Poinvil	Art Unit 3696	

Applicant(s): Kathleen Tyson-Quah

Invention: REDUCING RISK IN A PAYMENT-BASED TRANSACTION BASED UPON AT LEAST ONE
USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT (As Amended)

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.
The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	34	- 30 =	4	x 26.00	104.00
Independent Claims	6	- 4 =	2	x 110.00	220.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					324.00

☐ Large Entity
 ☒ Small Entity

☐ No additional fee is required for this amendment.

☒ Please charge EFT Account No. SEA1PIRM in the amount of \$ 324.00

☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 50-0665 as described below.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

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Dated: March 2, 2009